

MISSION VALLEY BANCORP

| | CPP Disbursement Date 12/23/2008 | RSSD (Holding Company) 3364600 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2013 \$ millions | 2014 \$ millions | %chg from prev | | |
| Assets | \$270 | \$264 | -2.0% | | |
| Loans | \$170 | \$191 | 12.4% | | |
| Construction & development | \$2 | \$1 | -31.0% | | |
| Closed-end 1-4 family residential | \$3 | \$4 | 29.0% | | |
| Home equity | \$3 | \$4 | 19.6% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$0 | \$1 | 32.9% | | |
| Commercial & Industrial | \$59 | \$56 | -5.2% | | |
| Commercial real estate | \$74 | \$100 | 34.9% | | |
| | | | | | |
| Unused commitments | \$26 | \$27 | 5.1% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$16 | \$12 | -23.8% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$9 | \$8 | -11.0% | | |
| Cash & balances due | \$20 | \$20 | 2.7% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$233 | \$228 | -2.3% | | |
| Deposits | \$229 | \$224 | -2.1% | | |
| Total other borrowings | \$0 | \$0 | | | |
| FHLB advances | \$0 | \$0 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$36 | \$36 | -0.4% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 13.6% | 13.6% | -- | | |
| Tier 1 risk based capital ratio | 18.4% | 16.9% | -- | | |
| Total risk based capital ratio | 19.7% | 18.2% | -- | | |
| Return on equity ¹ | 7.7% | 8.1% | -- | | |
| Return on assets ¹ | 1.0% | 1.1% | -- | | |
| Net interest margin ¹ | 4.2% | 4.5% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 75.7% | 180.8% | -- | | |
| Loss provision to net charge-offs (qtr) | -67.9% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.7% | -0.1% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2013 | 2014 | 2013 | 2014 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.8% | 0.1% | -- |
| Commercial & Industrial | 2.7% | 1.9% | 1.1% | 0.0% | -- |
| Commercial real estate | 4.2% | 1.2% | 0.0% | 0.0% | -- |
| Total loans | 2.8% | 1.2% | 0.4% | 0.0% | -- |